

TIDELANDS BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$569	\$532	-6.5%		
Loans	\$438	\$381	-13.2%		
Construction & development	\$96	\$79	-18.0%		
Closed-end 1-4 family residential	\$110	\$89	-19.3%		
Home equity	\$39	\$31	-21.1%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-20.4%		
Commercial & Industrial	\$23	\$20	-14.7%		
Commercial real estate	\$158	\$151	-4.8%		
Unused commitments	\$18	\$13	-28.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$56	\$57	2.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-100.0%		
Cash & balances due	\$2	\$3	37.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$533	\$503	-5.5%		
Deposits	\$482	\$447	-7.4%		
Total other borrowings	\$47	\$54	14.9%		
FHLB advances	\$27	\$34	25.9%		
Equity					
Equity capital at quarter end	\$37	\$29	-21.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.4%	5.4%	--		
Tier 1 risk based capital ratio	8.2%	7.1%	--		
Total risk based capital ratio	9.5%	8.4%	--		
Return on equity ¹	-54.5%	-1.0%	--		
Return on assets ¹	-3.8%	-0.1%	--		
Net interest margin ¹	3.1%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.2%	30.1%	--		
Loss provision to net charge-offs (qtr)	96.4%	38.0%	--		
Net charge-offs to average loans and leases ¹	5.2%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	16.8%	14.9%	2.7%	0.6%	--
Closed-end 1-4 family residential	6.6%	8.3%	1.7%	0.6%	--
Home equity	2.7%	11.6%	2.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.0%	14.2%	0.1%	0.1%	--
Commercial & Industrial	1.7%	7.9%	0.2%	0.8%	--
Commercial real estate	6.6%	6.1%	0.2%	0.3%	--
Total loans	8.1%	9.0%	1.3%	0.4%	--